



At A Glance

For Immediate Release

September 6, 2013

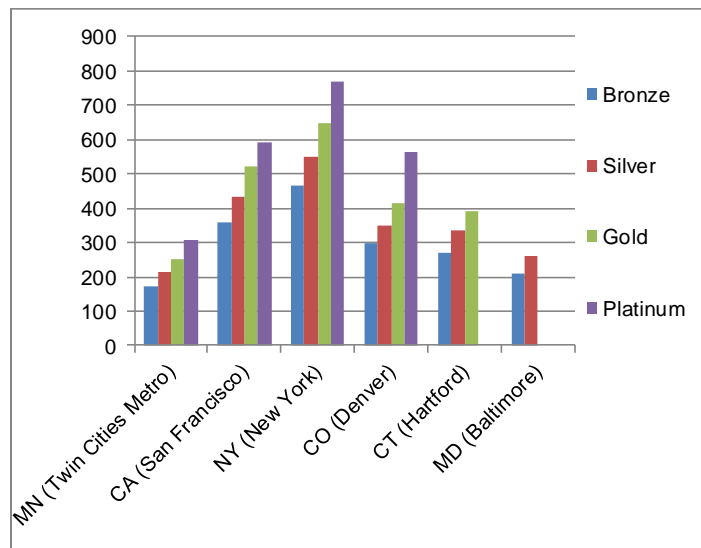
Commerce Approves Lowest Average Health Insurance Rates in the Country – For Individuals across All Metal Levels

Compared to the rates in other state exchanges, MNSure's average rates are the lowest in the country.

Minnesota has had a strong rate review process since 1993 for individual and small group.

20 years of minimum loss ratio – has helped keep premium rates down and kept Minnesota a national leader in health reform.

Minnesota's history of health reform contributes to overall benefits for consumers.



*full graph included in summary

MNSure will Provide Low Rates, Access and Choice for Minnesotans

Lowest Monthly Premium Rates for a 25 year-old, 40 year old, and 60 year-old, non-smoker in the Saint Paul/Minneapolis Metro Area

25 Year-Old		40 Year-Old		60 Year-Old	
Bronze	\$ 90.59	Bronze	\$115.32	Bronze	\$244.89
Silver	\$120.91	Silver	\$153.91	Silver	\$326.84
Gold	\$141.16	Gold	\$179.69	Gold	\$381.59
Platinum	\$150.75	Platinum	\$191.90	Platinum	\$407.51

*Listed rates are base rates that do not include financial assistance that is available through MNSure

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Access – MNsure Covers Minnesota

Border to border coverage is available on MNsure.

Across the state, Minnesotans can choose from up to five insurance companies offering plans in bronze, silver, gold, and platinum categories.

Consumers living in the Twin Cities Metro Area can choose from five health insurance companies for their health care.

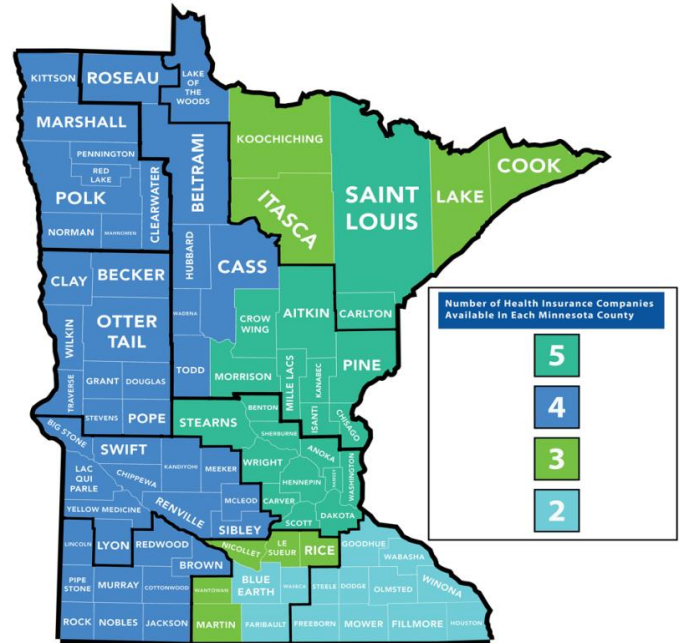
85% of Minnesota counties have three or more health insurance companies available in their communities.

141 plans are available for Minnesotans to choose from on MNsure – 78 plans for individuals and families and 63 for small business owners.

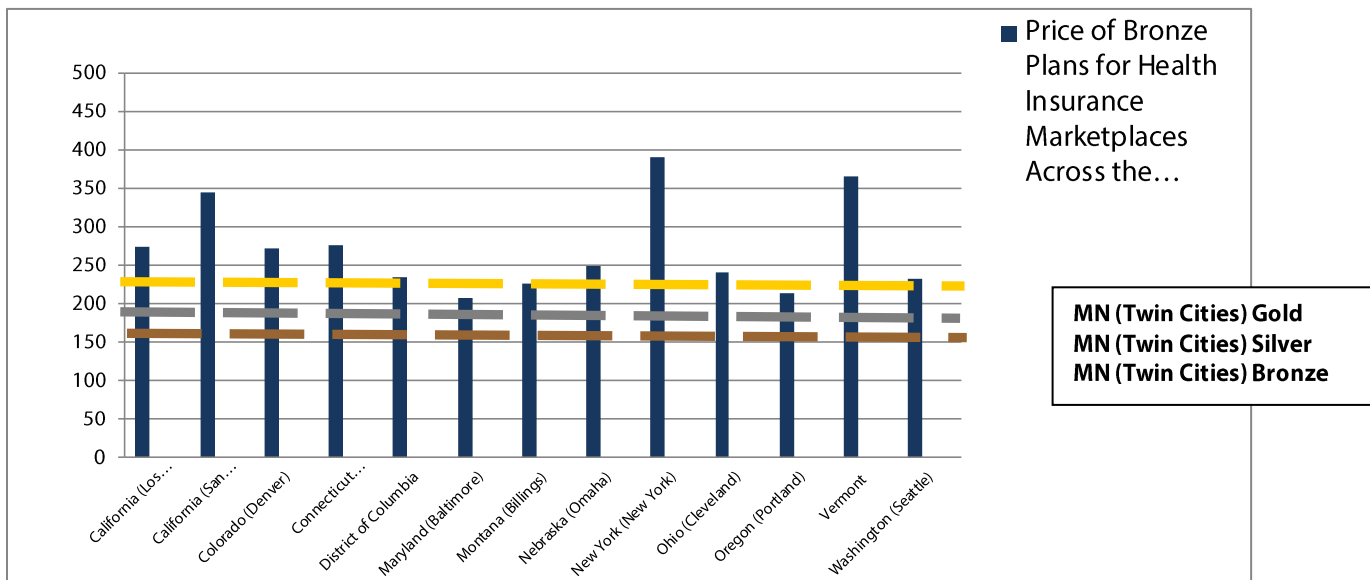
** Some plans may not be available in certain zip codes. Full network availability can be found with health insurance carriers or the [Minnesota Department of Health](http://www.health.state.mn.us).*

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Value – Gold or Silver Plans in Minnesota Cost Less than Bronze Plans in Other States



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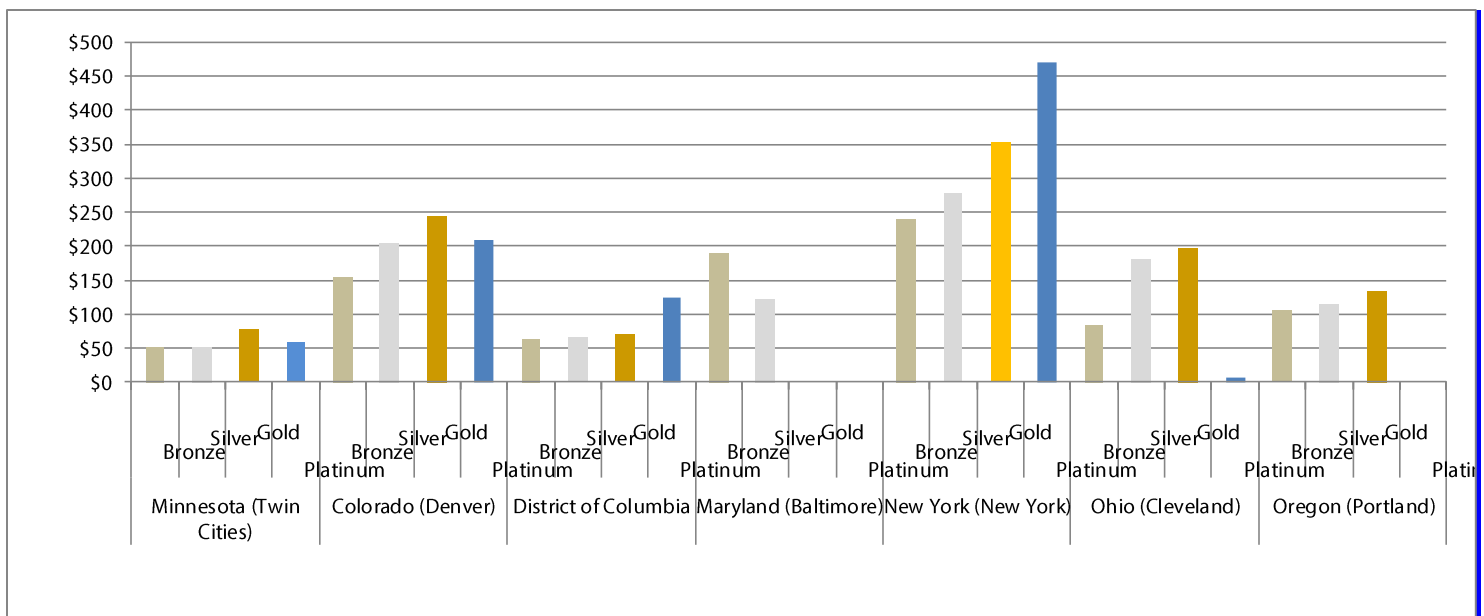
Minnesotans can purchase better plans at lower rates.

In Minnesota, MNsure Gold and Silver plans will cost less than the average bronze plan in other states.

Minnesota's rate review process protects and ensures that consumers are paying premiums that reflect the value of their health plan. New plans available in Open Enrollment on MNsure include expanded benefit sets – like free preventative care and prescription drug coverage.

Competition – Providing Minnesotans with more Choices within Metal Levels

This chart depicts the small price difference between Minnesota's plans in each metal level in comparison to the large cost variance in plans by metal level some consumers are experiencing in other states.



Minnesota's rate variation from low cost to most expensive within each metal level – and from bronze to platinum – is low, creating more choice and more competition.

Plans on MNsure offer many choices – networks, benefits, monthly premium cost, and deductibles – all priced competitively to allow consumers to choose the health coverage that fits their financial and health needs.

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